

Application No. 09/933,567

REMARKS

Reconsideration of the present application is respectfully requested in light of the above amendments and in view of the following remarks. After entry of the foregoing amendments, Claims 1, 3-5, 7-9, 11-13, and 63-71 remain pending in the present application. Claims 1, 5, 9, 13, and 63 are the independent claims. The Examiner has rejected all pending claims under 35 U.S.C. § 103, as allegedly being unpatentable over U.S. Patent No. 5,983,208 to Haller et al. (hereinafter "*Haller*") in view of U.S. Patent Application Publication No. 2005/0171811 A1 to Campbell et al. (hereinafter "*Campbell*"). The Applicants respectfully traverse these rejections.

Summary of Telephonic Interview of August 15, 2006

The Applicants and the undersigned thank Examiner Robinson for her time and consideration given during the telephonic interview of August 15, 2006. During this telephonic interview, the differences between Applicants' application and the prior art of record and proposed amendments to the claims were discussed.

The Applicants' representatives explained that *Haller* and *Campbell*, alone and in combination, fail to provide any teaching of receiving consumer profile information over a distributed network at a host server and transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges, as recited in independent Claims 1, 5, 9, 13, and 63. Examiner Robinson understood the differences explained by Applicants' representative with respect to *Haller* and *Campbell* and agreed that *Haller* and *Campbell* failed to teach a central data repository.

Examiner Robinson also indicated that it would be helpful if the Applicants amended the independent claims to clarify the location where the consumer profile information is received over the distributed network. Examiner Robinson indicated that she would conduct an updated search upon the Applicants submission of the present amendment, along with a Request for Continued Examination, to enter the amended language as discussed during the telephonic interview.

The Applicants and the undersigned request that Examiner Robinson review and approve this interview summary in accordance with MPEP § 713.04.

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Independent Claims 1, 5, 9, 13, and 63

First, in response to the Examiner's request during the telephonic interview of August 15, 2006, Applicants have made minor clarifying amendments to Independent Claims 1, 5, 9, 13, and 63. Applicants respectfully submit that these minor clarifying amendments were not made in view of the prior art.

As stated above in the "Summary of Telephonic Interview of August 15, 2006," Applicants respectfully reiterate that *Haller* and *Campbell*, alone and in combination, fail to describe, teach or suggest the features of "receiving consumer profile information over a distributed network at a host server and transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers," as recited in independent Claims 1, 5, 9, 13, and 63.

Furthermore, Applicants respectfully submit that neither *Haller* nor *Campbell*, alone or in combination, describe, teach or suggest additional features recited in independent Claims 1, 5, 9, 13, and 63. Specifically, Applicants respectfully submit that *Haller* and *Campbell*, alone and in combination, fail to describe, teach or suggest the features "that the exchanges are authorized and configured to accept the consumer profile information from a particular information account at the request of the consumer," as recited in independent Claim 1, and similarly recited in the remaining independent Claims 5, 9, 13, and 63.

In light of the differences between the subject matter of independent Claims 1, 5, 9, 13, and 63 and that of *Haller* and *Campbell*, Applicants submit that neither *Haller* nor *Campbell*, alone or in combination, describe, teach or suggest all of the features recited in independent Claims 1, 5, 9, 13, and 63. Applicants further submit that none of the other references cited by the Examiner teach or suggest all of the features of Claims 1, 5, 9, 13, and 63. Accordingly, Applicants respectfully request reconsideration and withdrawal of the rejection of Claims 1, 5, 9, 13, and 63.

Dependent Claims 3, 4, 7, 8, 11, 12 and 64-71

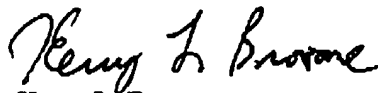
The Applicants respectfully submit that the above-identified dependent claims are allowable because the independent claims from which they depend are patentable over the cited references. The Applicants also respectfully submit that the recitations of these dependent claims are of patentable significance. In view of the foregoing, the Applicants respectfully request that the Examiner withdraw the pending rejections of dependent Claims 3, 4, 7, 8, 11, 12 and 64-71.

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Conclusion

The Applicants submit the foregoing as a full and complete response to the pending rejections for Application No. 09/933,567. The Applicants and the undersigned thank Examiner Robinson for consideration of these remarks. The Applicants respectfully submit that the present application is in condition for allowance and such action is hereby courteously solicited. If the Examiner believes that there are any issues that can be resolved by a telephone conference, or that there are any formalities that can be corrected by an Examiner's amendment, please contact the undersigned at (404) 572-4647.

Respectfully submitted,



Kerry L. Broome
Reg. No. 54,004

KING & SPALDING LLP
1180 Peachtree Street, 34th Floor
Atlanta, Georgia 30309
(404) 572-4600